

In re:  
Harrison Zuniga  
Debtor

Case No. 20-12180-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jun 23, 2022

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2022:

Recip ID	Recipient Name and Address
db	+ Harrison Zuniga, 9 Yellow Rose Lane, Easton, PA 18045-6125
14634755	+ AJAX MORTGAGE LOAN TRUST 2021-G, MORTGAGE-BACKED S, c/o Jill Manuel-Coughlin, Esquire, Powers Kim, LLC, Eight Neshaminy Interplex, Suite 215, Trevoise, PA 19053 Telephone 19053-6980
14499230	+ CF Medical LLC, 28 Liberty Street, New York, NY 10005-1400
14499231	+ Fany Gomez, 9 Yellow Rose Lane, Easton, PA 18045-6125
14499232	+ Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
14499233	+ Lehigh Valley Health Network, 1200 S. Cedar Crest Blvd., Allentown, PA 18103-6202
14499236	++ Woodbridge Falls TCA, c/o David A Klein Real Estate, Ltd., 2200 W. Hamilton Street, Suite 204, Allentown, PA 18104-6329
14518862	++ Woodridge Falls Townhouse Community Association, c/o David A. Klein Real Estate, Ltd., 2200 W Hamilton Street, Suite 204, Allentown, PA 18104-6329

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: usbeglazer@gmail.com	Jun 23 2022 23:47:00	ROBERT GLAZER, McLaughlin & Glazer, 26 N. Third Street, Easton, PA 18042
tr	+ EDI: QLEFELDMAN.COM	Jun 24 2022 03:53:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 23 2022 23:47:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 23 2022 23:47:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Jun 23 2022 23:47:00	United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14499228	+ EDI: CAPIO.COM	Jun 24 2022 03:53:00	Asset Care, 2222 Texoma Parkway, Suite 180, Sherman, TX 75090-2484
14501984	+ EDI: AIS.COM	Jun 24 2022 03:53:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14499229	EDI: CAPITALONE.COM	Jun 24 2022 03:53:00	Capital One Bank, USA N.A., PO Box 71083, Charlotte, NC 28272-1083
14499234	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 23 2022 23:47:00	Mr. Cooper, 8950 Cypress Water Blvd., Coppell, TX 75019-4620
14504994	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 23 2022 23:47:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14508356	EDI: PRA.COM	Jun 24 2022 03:53:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

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14501729	EDI: Q3G.COM	Jun 24 2022 03:53:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14501804	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 23 2022 23:47:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
14499235	Email/Text: enotifications@santanderconsumerusa.com	Jun 23 2022 23:47:00	Santander Consumer USA, PO Box 660633, Dallas, TX 75266-0633

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2022

Signature: /s/Gustava Winters

**Information to identify the case:**

<b>Debtor 1:</b> <u>Harrison Zuniga</u>			Social Security number or ITIN: xxx-xx-4643
First Name	Middle Name	Last Name	EIN: --_-----
<b>Debtor 2:</b> _____			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Eastern District of Pennsylvania			Date case filed in chapter: 13 4/30/20
Case number: 20-12180-pmm			Date case converted to chapter: 7 6/23/22

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Harrison Zuniga	
2. All other names used in the last 8 years		
3. Address	9 Yellow Rose Lane Easton, PA 18045	
4. Debtor's attorney Name and address	ROBERT GLAZER McLaughlin & Glazer 26 N. Third Street Easton, PA 18042	Contact phone (610) 258-5609 Email: usbcglazer@gmail.com
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Lynn E. Feldman, Trustee 2310 Walbert Ave Ste 103 Allentown, PA 18104	Contact phone 610-530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

Debtor **Harrison Zuniga**

Case number **20-12180-pmm**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 6/23/22
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 15, 2022 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	<b>Filing deadline: 10/14/22</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	